

WHAT IS CLAIMED:

1. A computer implemented method comprising the steps of:
storing a CID on a card;
5 activating an account associated with said card;
providing said account with an initial credit;
crediting at least one purchase transaction associated with said CID;
determining conditions for future credits associated with said CID;
storing said conditions in an account associated with said CID; and
10 crediting charges in a subsequent purchase transaction associated with said CID when
said conditions are satisfied.
2. The method of claim 1 wherein said card is sold to a consumer as a gift card defining
a right to specified credit in a specified store..
3. The method of claim 1 wherein said card is one of a plurality of store cards batch
15 activated and postal mailed to consumers' postal addresses.
4. The method of claim 1 further comprising storing product purchase history for
products purchased in association with said CID.
5. The method of claim 1 wherein said conditions depend upon said product purchase
history stored in association with said CID meeting criteria.
- 20 6. The method of claim 5 wherein said criteria are transmitted from a manufacturer to a
central computer storing product purchase history data associated with CIDs from a plurality
of retail stores and retail store companies.
7. The method of claim 1 further comprising a third party selling said card to a consumer
at a face value price, said card providing a right to credit in an amount of said face value in a
25 retailer store, and said retailer store charging said third party less than said face value for said
card.
8. A computer system, comprising:
means for storing a CID on a card;
means for activating an account associated with said card;

means for providing said account with an initial credit;

means for crediting at least one purchase transaction associated with said CID;

means for determining conditions for future credits associated with said CID;

means for storing said conditions in an account associated with said CID; and

5 means for crediting charges in a subsequent purchase transaction associated with said
CID when said conditions are satisfied.

9. The system of claim 8 wherein said card is a gift card defining a right to specified
credit in a specified store.

10. The system of claim 8 wherein said card is one of a plurality of store cards batch
10 activated, and means for addressing said cards to consumers' postal addresses.

11. The system of claim 8 further comprising means for storing product purchase history
for products purchased in association with said CID.

12. The system of claim 8 wherein said conditions depend upon said product purchase
history stored in association with said CID meeting criteria, said system further storing said
15 criteria.

13. The system of claim 12 further comprising means for transmitting said criteria from a
manufacturer to a central computer, said central computer storing product purchase history
data associated with CIDs from a plurality of retail stores and retail store companies.

14. The system of claim 8 further comprising means for accounting for a third party
20 selling said card to a consumer at a face value price when said card providing a right to credit
in an amount of said face value in a retailer store, and means for said retailer store charging
said third party less than said face value for said card.